

To The Joint Committee on Insurance, The Senate Committee on Ways and Means, The House Committee on Ways and Means of the Massachusetts General Court; The Attorney General and Secretary of the Commonwealth:

PURSUANT TO THE AUTHORITY AND DIRECTION OF M.G.L. c. 175, §§ 4A & 4B,¹ I HEREBY SUBMIT THE FOLLOWING REPORT ON THE CURRENT STATE OF THE HOMEOWNERS INSURANCE MARKET IN THE COMMONWEALTH

Julianne M. Bowler
Commissioner of Insurance

September 30, 2005

¹ M.G.L. c. 175, §§ 4A & 4B are attached as Exhibits 1 & 2.